OXFORD





KEY FINDINGS

Housing

2%

of housing is subsidized

7%

of households rent their home

2%

of housing units are in multifamily buildings

Affordability

16%

of households spend between 30% and 50% of their income on housing 10%

of households spend more than half of their income on housing \$26.46

the hourly wage needed to afford a 2-bedroom apartment

Population

46

the median age of residents

9%

of residents are people of color (BIPOC)

+19.6%

projected population change from 2020 to 2040

HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how **Oxford** compares to **other towns** in the state on a variety of measures.



ABOUT THE HOUSING DATA PROFILES

The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and county in the state. To learn more, please visit **pschousing.org** or **housingprofiles.pschousing.org** to view the interactive version of the profiles.

DATA NOTES

Data comes from the 2014-2018 American Community Survey unless stated otherwise. Percentages may differ slightly or not sum to exactly 100% due to rounding.

SINGLE-FAMILY HOMES AS PERCENT OF ALL HOMES

98%

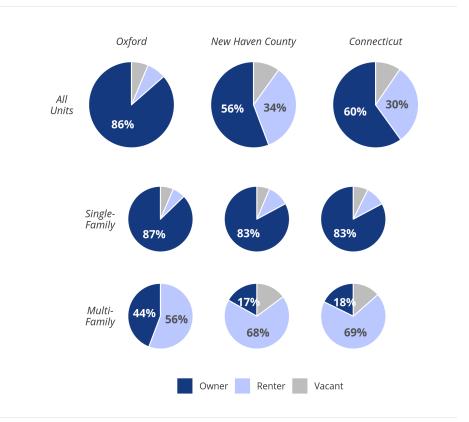


PERCENT OF ALL HOMES OCCUPIED BY OWNERS

86%

Overall, 64% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In Oxford, 98% of occupied homes are single-family, and 2% are multifamily. Owners live in 87% of Oxford's 4,729 single-family homes, and renters live in 56% of its 86 multifamily homes.



CHANGE IN BUILDING PERMITS, 1990-2017

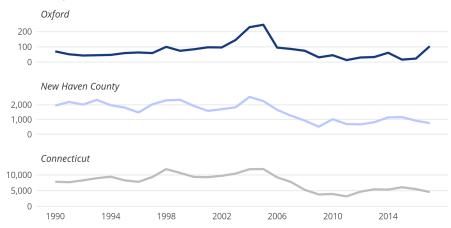
+49%

Growth is slow in the state, which has seen a 42% decrease in building permits between 1990 and 2017.

In Oxford, there were 70 building permits issued in 1990, compared to 104 issued in 2017, representing a 49% increase.

Number of building permits per year, 1990-2017

Note: y axis varies between locations



Source: Connecticut Department of Economic and Community Development



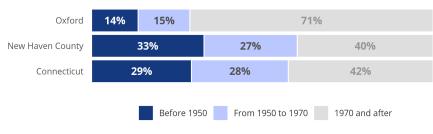
UNITS BUILT BEFORE 1970

29%

Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



Age of units



SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

3.0%

Households that use electricity spend 4.0% of their income on energy (3.0% for fuel oil/coal and 2.9% for gas).

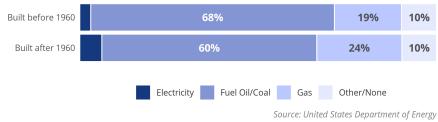
AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

2%

The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

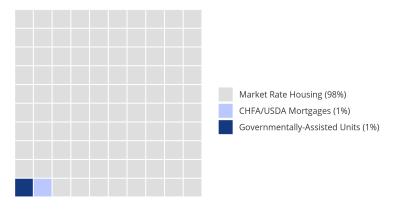
Of the 4.746 total units in Oxford, 72 are considered to be affordable.

Units by age and fuel type





Affordable units by type



Source: Connecticut Department of Housing



Connecticut

PEOPLE BURDENED BY COST OF HOUSING

27%

Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.



RENTERS BURDENED BY COST OF HOUSING

55%

OWNERS BURDENED BY COST OF HOUSING

26%

Oxford 30% 45% 20% New Haven County 26% 23% 43%

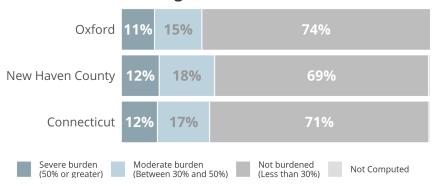
26%

Housing cost burden for renters

Housing cost burden for owners

23%

45%



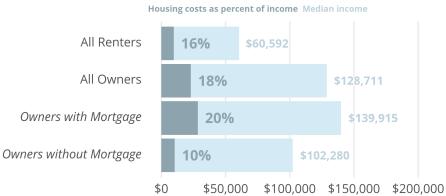
RENTERS' HOUSING COSTS AS PERCENT OF INCOME

16%

OWNERS' HOUSING COSTS AS PERCENT OF INCOME

18%

Housing costs as percent of income





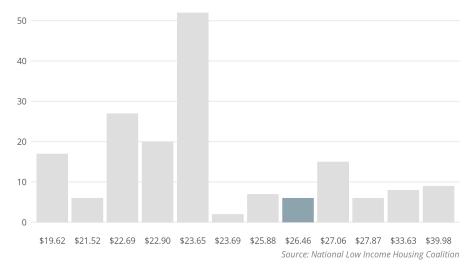
HOUSING WAGE

\$26.46

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Oxford is included in the Milford-Ansonia-Seymour HMFA. Oxford's housing wage is higher than the state housing wage of \$26.42.



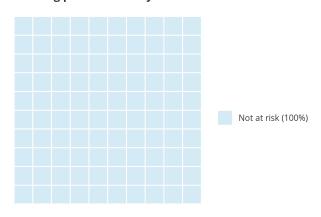


HOUSING PRESERVATION UNITS

0%

Oxford has 34 federally assisted housing units, of which 0% are at risk of loss within the next 5 years.

Housing preservation by risk



Source: National Housing Preservation Database



TOTAL POPULATION

13,022

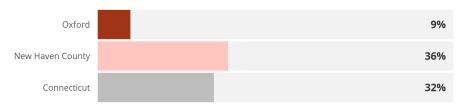


PEOPLE OF COLOR

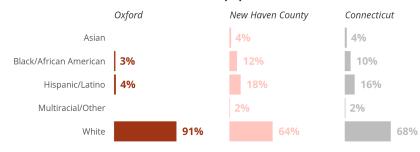
9%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Oxford, 9% of residents are BIPOC, while 91% are white.

Oxford is less diverse than Connecticut



The largest race/ethnicity group in Oxford is White at 91% of the population



MEDIAN AGE

46

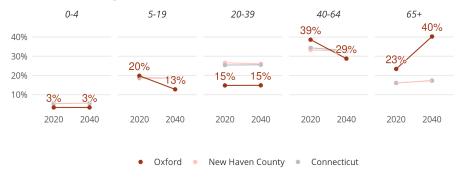
20 30 40 50 60

POPULATION CHANGE, 2020 TO 2040

+19.6%

In the next twenty years, Oxford's population is projected to grow from 14,924 to 17,855.

People age 65+ are projected to grow the most in the next 20 years in Oxford



Source: Connecticut Data Center

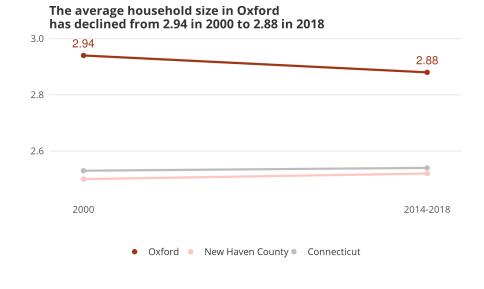


AVERAGE HOUSEHOLD SIZE

2.88



The average household size in Oxford has declined between 2000 and 2018.



Understanding who lives in our towns provides insight into the housing and service needs for each community such as accessibility, transportation, child care, and education. Compared to Connecticut, Oxford has more households with someone older than 60 and more households with school-age children.

Household types as a percent of total Householder living alone Oxford 16% New Haven County 32% 28% Connecticut Households with someone older than 60 Oxford 50% New Haven County 41% 40% Connecticut Households with someone under 18 Oxford 35% New Haven County 27% Connecticut 30%

